



DEPARTMENT OF THE NAVY
HEADQUARTERS UNITED STATES MARINE CORPS
WASHINGTON, DC 20380-0001

MCO 5120.4E
RFR-32
7 Oct 93

MARINE CORPS ORDER 5120.4E

From: Commandant of the Marine Corps
To: Distribution List

Subj: U.S. Saving Bonds Program

Ref: (a) SECNAVINST 5120.3E

Encl: (1) Savings Bonds Awards and Standards of Eligibility

1. Purpose. To state Marine Corps policy and promulgate administrative instructions governing participation in and support for the U.S. Savings Bonds Program.

2. Cancellation. MCO 5120.4D.

3. Information. U.S. Saving Bonds:

a. Play a vital role in sound government debt management because they are the least inflationary means of financing the public debt.

b. Allow the accumulation of funds for individual needs through disciplined and painless savings.

c. Permit maximum return on saving by exempting interest received from state and local taxes and, when cashed to pay for education, may be exempt from federal income taxes.

4. Policy. It is the policy of the Commandant of the Marine Corps to fully support the U.S. Savings Bonds Program and to make available the savings bond allotment plan for military personnel and the payroll savings plan for civilian employees for the voluntary purchase of U.S. Saving Bonds.

5. Assignment of Responsibilities

a. The Director, Fiscal Division, Programs and Resources Department is appointed to administer and promote the Marine Corps' U.S. Savings Bonds Program and assigned responsibility for the following:

(1) To designate the Marine Corps Savings Bonds Officer of appropriate grade/rank to coordinate and administer the U.S. Savings Bonds Program for the Marine Corps.

(2) To promote the U.S. Savings Bonds Program within the Marine Corps.

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(3) To provide advice and assistance to Marine Corps field activities concerning appropriate promotional programs recommended for all Federal agencies by the Interagency Savings Bonds Committee.

(4) To administer the U.S. Savings Bonds Award Program for all Marine Corps activities.

(5) To maintain records of savings bonds participation by Marine Corps activities in order to verify eligibility for Treasury Department honor awards.

(6) To prepare and disseminate reports and information on the status and progress of the U.S. Savings Bonds Program within the Marine Corps.

(7) To prepare and promulgate appropriate directives within the Marine Corps to assure effective implementation of the U.S. Savings Bonds Program.

b. Commanders are responsible for administering and promoting the U.S. Savings Bonds Program within their commands.

6. Action. A year-round effort is required to effectively promote the U.S. Savings Bonds Program among military and civilian personnel. Accordingly, commanders shall:

a. Appoint a saving bonds officer to administer the program and coordinate the continuous canvassing of all personnel in their command.

b. Organize and plan a sustained promotional effort on savings bonds throughout the year.

c. Encourage participation by emphasizing the personal advantages of regular and systematic savings. Coercive practices will be avoided. The voluntary nature of the U.S. Savings Bonds Program will be per the reference and must be stressed, leaving the choice to buy to the individual. In addition, any practice requiring nonparticipating personnel to indicate in writing or by signature on a statement or form that they do not desire to participate in the U.S. Savings Bonds program may be considered by such personnel to be coercive pressure and is therefore prohibited.

d. Conduct a person-to-person canvass on savings bonds during the annual savings bonds campaign per separate

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instructions published in Marine Corps bulletins in the 5120 series.

7. Promotional Assistance. Whenever possible, commands are urged to consult with local representatives of the United States Treasury Department, Savings Bonds Division, to obtain assistance in planning and executing a successful campaign or year-round promotional effort. A directory of savings bonds offices where assistance can be obtained in promoting the U.S. Savings Bonds Program is published annually in the Marine Corps Bulletin announcing the annual U.S. Savings Bonds Campaign. Savings Bonds division representatives will also coordinate with commands for appropriate presentation of outstanding achievement awards.

8. Desired Participation. The Marine Corps goal for participating in the U.S. Savings Bonds Program shall be consistent with that which is set by the President from time to time and will be stated in the annual campaign implementing directive.

9. Awards and Eligibility. Type of awards, eligibility standards, and procedures for requesting awards are contained in enclosure (1).

10. Reserve Applicability. This Order is not applicable to the Marine Corps Reserve.



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SAVINGS BONDS AWARDS AND STANDARDS OF ELIGIBILITY

General. The Department of the Treasury has authorized various awards for successful participation in the U.S. Savings Bond Program. Commands/activities eligible to receive participation awards or who wish to present award(s) to personnel of their command shall submit requests for awards to the Commandant of the Marine Corps (RFR), Headquarters, U.S. Marine Corps, 2 Navy Annex, Washington, DC 20380-1775. The various awards and eligibility criteria are listed below.

1. Activity Outstanding Achievement Award

Eligibility. The minimum eligibility participation percentage rate for outstanding achievement awards is 50 percent. The basic eligibility date for an activity/unit to qualify for an initial outstanding award is the date the activity first attains 50 percent or more participation. Qualification for subsequent outstanding awards will be a minimum period of 1 year from the initial date of qualification. The request for award will include the onboard strength, number of personnel participating in the U.S. Saving Bonds Program, and the date the participation rate was attained.

Initial Activity Awards

5,000 or more personnel	Minute Man Flag (5 by 8 feet)
1,000-4,999 personnel	Minute Man Flag (3 by 5 feet)
250-999 personnel	Treasury Minute Man Banner (18 by 23 inches)

Note: The above flags/banners are awarded only once. Service stars for attachment to them will be awarded for subsequent years.

25-250 personnel	Treasury Minute Man Honor Roll Award
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Subsequent Activity Awards

Second and subsequent awards will be issued upon request when the activity attains or maintains 50 percent participation

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on or after each anniversary date (i.e., 1 year subsequent to initial qualification for award). Qualification for the second or subsequent awards need not be consecutive periods of time. Example: An activity qualifies for initial awards on 30 June and falls below the 50 percent participation requirement on the following June but attains the 50 percent or more later in the year. It then qualifies for a second award.

Service stars are earned for subsequent awards: one white star for each year and one gold star for each 5-year period. Each star consists of two pieces of star-shaped muslin to be sewn--one on each side of the flag--in the blue field in the lower lefthand corner in a row to the right; as the flag flies, stars rest on two points. Stars are furnished at no cost. Activities must affix the service stars. Stars once earned are carried over to subsequent awards.

2. Savings Bonds Campaign Awards. Activities and individuals are eligible to receive the Department of the Treasury's Annual Citation for meritorious actions taken in promotion of U.S. Saving Bonds during the Marine Corps' annual U.S. Savings Bonds Campaign.

a. Activity Awards. Any activity qualifies by enrolling a minimum of 25 percent of nonparticipants into the Payroll Savings/Military Allotment Plans during the annual savings bonds campaign. Credit allowed for personnel who increase their savings bonds allotments and may be counted equally with new enrollees.

b. Individual Awards. Any individual qualifies who displays outstanding leadership or accomplishment in advancing the unit's U.S. Savings Bonds Program. Awards will be inscribed by the requesting activity. Citations are signed by the Secretary of the Treasury.

In an effort to increase and encourage recognition of those individuals who assist in the promotion of the U.S. Saving Bonds Program (e.g., a campaign keyworker) Treasury Annual Citations are available in quantities for use by individual commands and activities and may be obtained by a request to the Commandant of the Marine Corps (RFR). Individual citations may be inscribed with the recipient's name and activity.

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